

OJSC "Dos-Credobank"
92, Chui street, Floor 6, Bishkek

STATEMENT OF FINANCIAL POSITION as of FEBRUARY 28, 2025 (inclusive)

(in thousands of KGS)

| | February 28, 2025 | February 29, 2024 | December 31, 2024 |
|--|----------------------|----------------------|----------------------|
| ASSETS: | | | |
| Cash and cash equivalents | 1 741 096 | 1 419 957 | 1 850 656 |
| Cash due from banks | 965 829 | 413 711 | 1 047 074 |
| Loans to customers | 8 088 824 | 6 324 056 | 8 215 269 |
| Loss provisions on loans to clients | (200 784) * | (128 547) | (189 846) |
| Loans to customers-net | 7 888 040 | 6 195 509 | 8 025 423 |
| Investment in securities | 249 881 | 1 769 319 | - |
| Property and equipment and intangible assets | 1 485 816 | 1 060 615 | 1 488 009 |
| Financial instruments measured through profit or | 26 235 | - | - |
| Right-of-Use Assets | 51 485 | 17 288 | 51 998 |
| Assets held for sale | 7 432 | 13 597 | 7 432 |
| Other assets | 317 380 | 1 265 498 | 508 962 |
| TOTAL ASSETS | 12 733 194 | 12 155 494 | 12 979 554 |
| LIABILITIES AND EQUITY | | | |
| LIABILITIES: | | | |
| Accounts from customers | 9 142 419 | 8 692 555 | 9 308 116 |
| Amounts due to banks and other financial | | | |
| instituitons | 155 508 | 185 127 | 245 882 |
| Other borrowed funds | 688 178 | 413 481 | 638 165 |
| Bonds issued by the Bank | 77 048 | 87 955 | 75 612 |
| Lease liabilities | 56 843 | 18 421 | 56 444 |
| Property, plant and equipment and right-of-use | | | |
| assets | 26 898 | 66 612 | - |
| Deferred tax liability | 32 862 | 20 547 | 27 486 |
| Other liabilities | 426 892 | 738 485 | 507 408 |
| | 10 606 648 | 10 223 183 | 10 859 113 |
| EQUITY: | | | |
| Share capital | 1 585 698 | 1 585 698 | 1 585 698 |
| Retained earnings | 540 848 | 346 313 | 534 743 |
| | 2 126 546 | 1 932 011 | 2 120 441 |
| TOTAL LIABILITIES AND EQUITY | 12 733 194 | 12 155 194 | 12 979 554 |

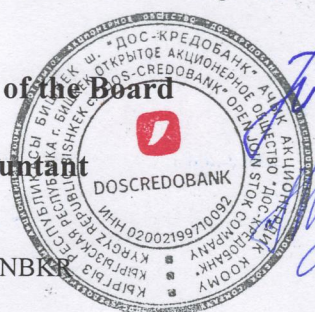
Chairman of the Board

Omuraliev Talantbek

Chief accountant

Kydyralieva Gulzhan

* Provisions NBK



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**STATEMENT OF COMPREHENSIVE INCOME
FOR THE 2 MONTHS ENDED 28 FEBRUARY 2025
(inclusive)**

(in thousands of KGS)

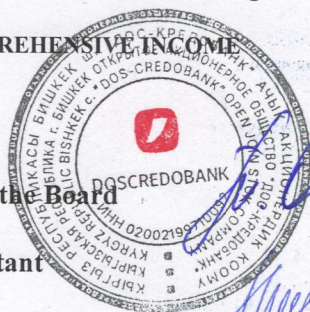
| | For the 2 months ended February 28, 2025 | For the 2 months ended February 28, 2024 |
|---|---|---|
| Interest income | 296 791 | 261 841 |
| Interest expense | (145 931) | (131 181) |
| NET INTEREST INCOME BEFORE PROVISIONING FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS | 150 860 | 130 660 |
| Recovery/(provisioning) for impairment losses on interest bearing assets | (10 942) | (8 553) |
| NET INTEREST INCOME | 139 918 | 122 107 |
| Fee and commission income | 56 957 | 60 518 |
| Fee and commission expenses | (33 058) | (17 197) |
| Net income from swap operations | 5 | - |
| Net foreign exchange gain | 108 002 | 78 943 |
| Recovery/(provisioning) for impairment losses | 239 | 85 |
| Other income | 5 572 | 4 980 |
| NET NON-INTEREST INCOME | 137 717 | 127 329 |
| Operating expenses | (264 105) | (200 128) |
| PROFIT/(LOSS) BEFORE INCOME TAX | 13 530 | 49 308 |
| Income tax expense | (7 427) | (8 235) |
| PROFIT/(LOSS) FOR THE PERIOD | 6 103 | 41 073 |
| Other comprehensive income | - | - |
| Change in fair value of securities measured at fair value through OCI | - | - |
| Gain/loss on securities at fair value through OCI | - | - |
| TOTAL COMPREHENSIVE INCOME | 6 103 | 41 073 |

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OJSC “Dos-Credobank”

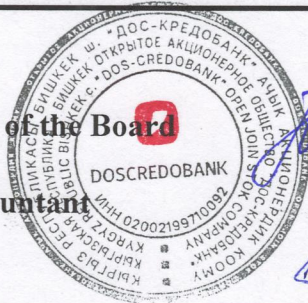
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**INFORMATION ON COMPLIANCE WITH THE ECONOMIC RATIOS
AS OF FEBRUARY 28, 2025 (inclusive)**

| Normatives and Requirements definition | Set value of the ratio | Actual |
|---|------------------------|--------|
| Maximum risk exposure per one borrower not related to the bank (K1.1) | not more than 20% | 1,3% |
| Maximum risk exposure per one borrower related to the bank (K1.2) | not more than 15% | 1,1% |
| Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3) | not more than 30% | 13,8% |
| Maximum risk exposure on the interbank placements with the bank related to the bank (K1.4) | not more than 15% | 0,0% |
| Total capital adequacy ratio (K2.1) | not less than 12% | 14,1% |
| Tier 1 capital adequacy ratio (K2.2) | not less than 7,5% | 16,9% |
| Tier 1 capital adequacy ratio (K2.3) | not less than 6% | 16,9% |
| Leverage (K2.4) | not less than 6% | 13,7% |
| Liquidity ratio of the bank (K3.1) | not less than 45% | 65,9% |
| Number of violation days according to the total value of long currency positions (K 4.1) | not more than 20% | - |
| Number of the violation days according to the total value of the short currency positions (K 4.2) | not more than 20% | - |
| Additional capital stock of the bank (“buffer capital” index) | not less than 18 % | 17,2% |
| Number of days of violations by the total value of long open positions in precious metals (K4.5) | not more than 20% | - |
| Number of days of violations by the total value of short open positions in precious metals (K4.6) | not more than 20% | - |

Chairman of the Board

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